

## Consolidated financial statements for financial year 2018

INCOME STATEMENT <sup>1</sup> (IFRS in € million)	2018 under IFRS 9 <sup>1</sup>	2017 under IAS 39 <sup>2</sup>	Change in € million	Change in %
Net interest income	1 279	1 417	- 138	- 10
Risk provisioning	- 1 893	- 991	- 902	- 91
Net commission income	52	112	- 60	- 54
Profit/loss at fair value (including hedge accounting)	- 273	354	- 627	> 100
Result from financial instruments not measured at fair value through profit/loss	31	459	- 428	- 93
Profit/loss from shares in companies	1	47	- 46	- 98
Profit/loss from investments accounted for using the equity method	21	38	- 17	- 45
Administrative expenses (-)	1 011	1 156	- 145	- 13
Other operating profit/loss	- 45	29	- 74	> 100
<b>Earnings before restructuring, reorganisation and taxes</b>	<b>- 1 838</b>	<b>309</b>	<b>- 2 147</b>	<b>&gt; 100</b>
Expenses for restructuring and reorganisation (-)	219	114	105	92
<b>Earnings before taxes (EBT)</b>	<b>- 2 057</b>	<b>195</b>	<b>- 2 252</b>	<b>&gt; 100</b>
Income taxes (-)	297	60	237	> 100
<b>Consolidated profit</b>	<b>- 2 354</b>	<b>135</b>	<b>- 2 489</b>	<b>&gt; 100</b>

<sup>1</sup> Final figures, not yet fully approved; only limited comparability with the previous year due to the introduction of IFRS 9; <sup>2</sup> Figures for 2017 adjusted.

BALANCE SHEET FIGURES (IFRS in € million)	31.12. 2018 <sup>1</sup>	31.12. 2017 <sup>2</sup>	Change in € million	Change in %
Balance sheet total	154 012	163 825	- 9 813	- 6
Reported equity	3 404	6 217	- 2 813	- 45

<sup>1</sup> Final figures, not yet fully approved; <sup>2</sup> Figures for end of 2017 adjusted.

REGULATORY RATIOS (CRR / CRD IV / IFRS)	31.12. 2018	31.12. 2017	Change in € million	Change in %
Common equity tier 1 capital (in € million)	3 105	5,804	- 2 699	- 47
Regulatory capital (in € million)	5 818	8,457	- 2 639	- 31
Total risk exposure (in € million)	45 520	46,813	- 1 293	- 3
CET1 capital ratio, in %	6.82	12.40		
Total capital ratio, in %	12.78	18.07		
Common equity tier 1 capital ratio <sup>1</sup> (fully loaded, in %)	6.76	11.63		
Total regulatory capital ratio <sup>2</sup> (fully loaded, in %)	12.68	17.19		
Leverage ratio (in %)	2.1	3.4		

<sup>1</sup> CET1 capital ratio; <sup>2</sup> Total regulatory capital ratio; <sup>3</sup> Figures for end of 2017 adjusted.